Abstract of the Disclosure.

A trusted computer system for conducting an electronic financial asset deposit

5   auction over a computer network such as the Internet wherein invited depositor

members are anonymous and bid against themselves for a number of sessions no

greater than the number of depositor members. At each session, a member is

declared a winner and eliminated from further sessions. The winner then collects

the pooled discount deposits with repayment due in the next session payable to

10   the winner of the said session. The aforesaid steps are repeated until one

depositor is left wherein said depositor will receive the highest rate of return.